MERIT-BASED SCHOLARSHIPS

5 KEYS

TO UNLOCKING
THOUSANDS
of DOLLARS
for College

Have a child in K-12th grade? Then this book is for you!



We spark bright futures!





More About Us

Video Testimonial

STUDENT-TUTOR'S K-12th GRADE FOCUS

brings your child together with resources to help:

- raise grades
- increase test scores
- improve academic selfconfidence
- earn money for college!







CONTENTS

- **Introduction:** What is a merit-based scholarship? 04
- **Chapter 1:** Take the right classes 07
- Chapter 2: Get help before it's needed 13
- 18 **Chapter 3:** Prep early for the PSAT & SAT
- **Chapter 4:** Strong foundation in Math 23
- **Chapter 5:** Strong foundation in Reading 30
- **Keys Overview & Checklist** 35

Additional resources throughout this book:

Get into elite universities (like Stanford and more).



Find an amazing tutor (online or inhome).



Find me a tutor!

Earn money for college (no matter household income)



MERIT-BASED SCHOLARSHIPS

Introduction



What is a college merit-based scholarship?

A scholarship for college called "merit-based" is one given to students for getting "x" level of grades (GPA) and "x" level of test scores (PSAT, SAT, ACT) to use toward tuition at all/some universities and colleges in the state and/or around the country.

"Free money" for college!

It is FREE MONEY to attend college.

College merit-based scholarships are typically the highest form of scholarship that students can and will receive. And, best of all for many families, IT DOES NOT MATTER HOW MUCH INCOME THE PARENTS MAKE.

Does not take parents' financial situation into account.

These scholarships are based on "merit," not "need."

What many parents do not know is that it is not necessarily difficult to receive these merit-based scholarships and receive tens of thousands of dollars in free money! ... If you know what to do and where to find them. We can help with that!

Based on merit, not on need!



College merit-based scholarship example



ASU as an Example:

See this chart here for G.P.A and test scores needed to get "x" amount of college merit-based scholarships at ASU.

Note:

- SAT score only Math & Critical Reading. (ASU does not look at Writing for this calculation)
- Tuition for ASU is about \$9,724 per year, as of June 2013.



Share this Ebook!







FULL RIDE SCHOLARSHIP

<u>GPA</u>	Sat Score	Amount per year	Total Amount
3.8	1310-1340	\$9,500	\$38,000
3.6	1400-1430	\$9,500	\$38,000
3.3	1490-1540	\$9,500	\$38,000

ALMOST FULL RIDE SCHOLARSHIP

<u>GPA</u>	Sat Score	Amount per year	Total Amount
3.7	1010-1040	\$6,000	\$24,000
3.1	1200-1230	\$6,000	\$24,000
2.6	1400-1430	\$6,000	\$24,000

PARTIAL SCHOLARSHIP

<u>GPA</u>	Sat Score	Amount per year	Total Amount
3.7	970-1000	\$2,500	\$10,000
3.1	1160-1190	\$2,500	\$10,000
2.7	1310-1340	\$2,500	\$10,000

VERY LOW AMOUNT SCHOLARSHIP

GPA	Sat Score	Amount per year	Total Amount
3.7	930-960	\$1,500	\$6,000
3.1	1120-1150	\$1,500	\$6,000
2.7	1200-1230	\$1,500	\$6,000

NO SCHOLARSHIPS

<u>GPA</u>	Sat Score	Amount per year	Total Amount
3.3	970-1000	0	0
3.1	1010-1040	0	0
2.7	1160-1190	0	0

How much merit-based scholarship money would your child's GPA & SAT score yield?

CHAPTER

MERIT-BASED SCHOLARSHIPS

Key 1: Take the right classes

Key #1: Take the right classes

Recommended for students in 9th, 10th, 11th, and 12th grade

College Merit Scholarship FACT

Most look only at a student's unweighted **GPA**

What is an unweighted GPA?

The unweighted GPA is the average of class grades based on a 4.0 scale.

If a student earned an "A" in an A.P. English class, the unweighted grade would still be a 4.0. No extra point is given for taking honors or A.P. classes in this calculation.

On the weighted scale, this "A" would be worth 5.0 points, but many universities and scholarship application reviewers DO NOT look at these values because they want the same scale with which to compare all applicants.

Thus the importance of the unweighted scale!

Share this Ebook!







Percent Grade Weighted Unweighted

5.333

5.000

4.667

4.333

4.000

3.667

2.333

2.000

1.667

1.333

1.000

0.667

0.000

4 333

4.000

3.667

3.333

3.000

2.667

2.333

2.000

1.667

1.333

1.000

0.667

0.000

A+

A-

B+

B-

C+

C

C-

D+

D-

95.0-97.4

2.5-94.9

85.0-87.4

80.0-82.4

77.5-79.9

2.5-74.9

70.0-72.4

Weighted vs. unweighted calculation & what it means for my child

Contrary to popular opinion, this means that unless your child truly has a shot at earning an "A" in those honors and A.P. classes, it may be better for them to drop those honors and AP courses!

Too many students take A.P. and honors courses because they think it is what they are 'supposed' to do. When they get a C in the class they think it is okay because it really counts as a B. This is a myth! "C" still counts as a "C" in many college admissions' and scholarship providers' eyes.

Evidence to support this:

- www.scholarships.com, a leading scholarship search platform, only asks for students to state their GPAs on a 4.0 / unweighted scale.
- 2 Dr. Allen Grove, an MIT graduate with a PhD in English from the University of Pennsylvania and former director of a program for new college students, tells college applicants that they need to realize that colleges rarely look at weighted grades.
- Look again at ASU's <u>scholarship estimator</u>. They ask for students to enter their "Competency GPA" which is based on the courses they consider to fall under "competency" courses. And it is on a 4.0 (unweighted) scale!

Selective colleges definitely want to see those AP and Honors classes, but the scholarship givers will compare all students on the same unweighted scale (source).







Obstacles to getting A's in AP/Honors classes

Higher Demand. Higher Workload.

Another point to keep in mind is that A.P. and honors classes come with higher demands and workloads. Some students report taking 'more than they can handle' because of the workload.

This is especially true in the junior year.

Make sure to talk with your child about the amount of homework and projects they can handle along with all their other extra-curricular activities. If they have a very full schedule, it may be wise to switch a few classes down to on-level to keep up the G.P.A. and allot more time to studying for the SAT.



More Competitive

AP/Honors courses are filled with other students striving very hard for those few A's given out. Your child will be competing against "the curve" set by some students who have nothing else on their plates but academics.

On-level courses prove easier to secure the "A" and increase the unweighted GPA.

Share this Ebook!

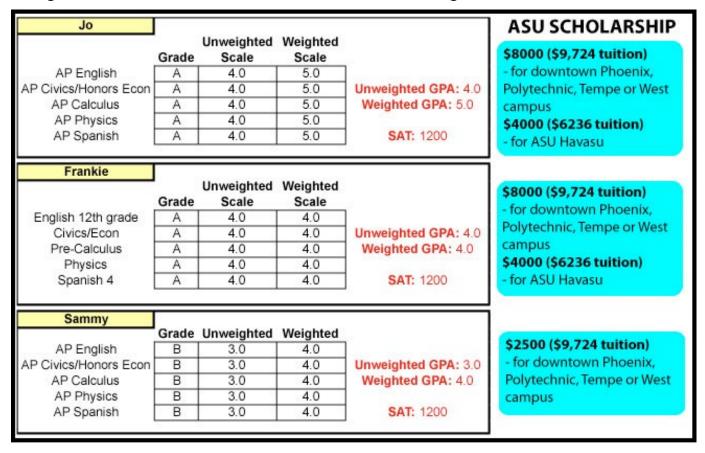


Would your child's unweighted GPA jump up if he/she were to drop a tough AP/honors class?

Case Study Example: GPA + SAT = \$\$\$

For a simplified example, let's say we have 3 students: Jo, Frankie, and Sammy.

- Jo & Sammy take as many AP and Honors courses as they can. Jo gets straight A's and Sammy gets straight B's.
- Frankie takes all on-level courses and gets straight A's.
- All get 1200/1600 on SAT Math & Critical Reading (many schools don't look at writing)



Most would think that Jo would/should get the MOST money, then Sammy, and Frankie the LEAST because of the level of classes. But this is not so!

Over 4 years, Jo & Frankie will get \$32,000 (even though Jo worked harder than Frankie) and Sammy will get \$10,000 (even though the classes were far tougher than Frankie's).

Have elite university goals? But not sure if you ...make the grade?

YOU CAN!

Learn the secrets of admissions to top universities in a 30-min webinar packed with actionable tips and tricks. [free]

Save your seat in an upcoming webinar now! -->

Get into elite universities







MERIT-BASED SCHOLARSHIPS

Key 2: Get help before it's needed

Key #2: Get help before it's needed

Recommended for all students K-12th grade

College Merit Scholarship FACT

A student's unweighted GPA in high school is very important..

Why is it so important to get assistance?

Get a student help when, and even before, it is needed. If your child does not understand even one math lesson, then seek help immediately! Why?

All it takes is one bad test to make it very difficult to get an A.

If a student slips in an earlier level of math it will only snowball. Lacking mastery in 2nd grade will lead to problems in 3rd, 4th, and often times even on into high school when grades really count.

It is not difficult to get A's in classes as long as your child keeps up with his/her homework, continues to understand the material, and turns in all projects on time.







Why Tutoring Help is so Important = \$

Real \$\$ Example

Here is an example of what can be earned with a "decent" GPA of 3.35 and "decent" SAT scores between 1160-1190 (Math & Critical Reading). This is \$6000/year...or \$24,000 total for undergraduate programs!

A 3.35 GPA and 1180 SAT score is very attainable for most students. If it takes a few hundred dollars to get your child the tutoring help they need to hit these scores, would you spend that knowing you could get \$24,000 when they graduate??

eshman Merit Scholarship

You may qualify for one of these scholarships, based upon your selection of major and/or location of study. Students are only eligible for one New American University Scholarship. Merit scholarships serve as a resource to help you pay for college. ASU encourages you to submit a Free Application for Federal Student Aid (FAFSA) by ASU's priority filing date to be considered for additional federal and institutional financial aid.

Condition of Award	Enrollment at Downtown Phoenix, Polytechnic, Tempe or West campus	Enrollment At ASU Havasu		
Award Amount	\$6,000	\$1,500		
2012-2013 Base Tultion & Fees	\$9,724	\$6,236		
Potential Award	ASU Dean	ASU Dean - Havasu		

Based on the information you entered:

Residency: In-state Class rank: not provided ACT score: not provided SAT score: 1160-1190

GPA: 3.35







Tutoring Resources Available

FREE Options and Tools

- 1. Ask the teacher for help: Almost all teachers will be more than willing to give free help before school, during break, lunch, or after school. Ask the teacher and show that you really care about your grade and you will get the help you need!
- 2. After school tutoring program: Many schools offer free after-school tutoring. Reviews regarding the effectiveness of these programs vary from school to school but it is worth a shot!
- 3. Ask a friend in the class who is doing well: This will not only help you but help your friend better understand the material as well.
- 4. Use free online resources like KhanAcademy.org: This is by far one of the best online resources available. It has over 4,100 videos of instruction in math, physics, chemistry, and more! Just type in what you are having difficulty with and it will have a video explaining it in detail.

Private Tutoring

Okav, so this is not a free option, but still good to know about if needed.

If your child is still having trouble after seeking out free resources, you need someone with a more flexible schedule, or you just want someone immediately to get the job done well, it might be best to hire a private tutor.

There are many good options out there. Click here to learn more about what Student-Tutor can do for you!









Your child may need some help with SAT strategies and focused studying

We can help! It's what we do best!

Learn more about our top tutoring program and how a small tutoring investment today can lead to high dividends tomorrow in scholarships and top college entrance.

Click to learn more and find a tutor -->







MERIT-BASED SCHOLARSHIPS

Key 3: Prep for SATs early.

Key #3: Prep for SATs early.

Recommended for all students 8th-12th grade

College Merit Scholarship FACT SAT scores are very important in calculating award \$

Prepping Early = Huge Advantage

"All grade levels," really? -- But my child is in 8th grade!

Although it may be too extreme to start grilling an 8th grader on the test-taking strategies of the critical reading sentence completion sections, building the strong foundation in reading, vocabulary, writing, and math is essential to:

- do well in school [to get A's for a high unweighted G.P.A.]
- have a strong base from which to jump off when preparing for the PSAT and SAT does come along [to get high test scores that lead to scholarships, scholarships, scholarships]

We strongly recommend that parents start getting their kids ready to do well on the important exams as early as possible. Now.



Why Prepping for the SAT is so Important = \$

Check out these examples!

Your child could get as low as a 2.6 GPA and still earn \$6000 per year to ASU by getting more solid SAT scores in the low 1400's (Math & Critical Reading). These SAT scores are strong, but with knowing test-taking strategies, beefing up on vocabulary words, and practice, students can earn these numbers.



Potential Award	ASU Dean	ASU Dean - Havasu
2012-2013 Base Tultion & Fees	\$9,724	\$6,236
Award Amount	\$6,000	\$1,500
Condition of Award	Enrollment at Downtown Phoenix, Polytechnic, Tempe or West campus	Enrollment At ASU Havasu

ACT score: not provided SAT score: 1400-1430

Based on the information you entered:

Residency: In-state Class rank: not provided ACT score: not provided SAT score: 1400-1430

GPA: 2.6

Potential Award	ASU Provost
2012-2013 Base Tuition & Fees	\$9,724
Award Amount	\$8,000
Condition of Award	Enrollment at Downtown Phoenix, Polytechnic, Tempe or West campus
Based on the information you e	entered:
Residency: In-state	A
Class rank: not provided	—

Share this Ebook!

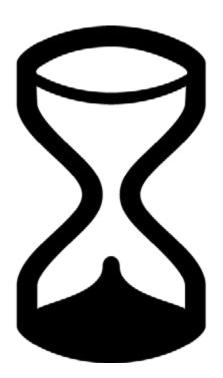


And the picture is even better for a 3.5 GPA & scores in the low 1400's with as much as \$8000 per year!

Steps to take at each grade level

Elementary School

- Implement the tips in the following sections on math and reading



Junior High School

- Implement the tips in the following sections on math & reading
- Start researching PSAT and SAT courses
- Start encouraging your child to memorize SAT vocabulary

High School

9th Grade:

- take PSAT test in October for practice run #1
- review scores and work to strengthen weak areas
- hire a private tutor or use free resources to start studying for the PSAT

10th Grade:

- take PSAT test in October for practice run #2
- review scores and work to strengthen weak areas
- take PSAT/SAT class to learn test-taking strategies proven to improve performance
- continue to get private tutoring or use free resources to continue studying for PSAT

11th Grade:

take PSAT test in October FOR REAL

(When it counts to qualify for National Merit Scholarships. Being named as a "finalist" or "semi-finalist" also gets the attention of schools across the country, big time. This one score can lead to full-ride scholarships. Read more here.)

- review scores and work to strengthen weak SAT areas
- take an SAT class to learn test-taking strategies proven to improve performance
- take the SAT in January/February of your junior year and a second time in May/June

12th Grade:

- Continue to study for the SAT using free resources, private tutoring, and an SAT class
- Take the SAT one last time in October for college applications (or earlier if you are doing an early decision application)







Explore even more scholarship earning ways! **30-minute webinar [free]**

We jam tons of valuable insights into a 30 minute discussion to help alleviate the stress around getting scholarships.

Regardless of household income, make sure your student gets his/ her piece of the billions of dollar pie!

Click now to save your seat -->







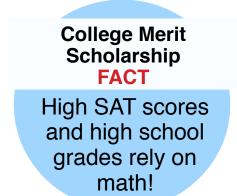


MERIT-BASED SCHOLARSHIPS

Key 4: Have a strong foundation in Math.

Key #4: Strong foundation in Math

Recommended for all students K-12th grade



In order to be strong in math, a solid foundation must support all learning added on top. If students lack understanding but move on anyway, real problems can creep up like:

- slower processing of information
- increased test anxiety
- reduced confidence
- lack of motivation
- increased behavior problems in class
- losing points because of 'silly mistakes' on things they knew
- lower grades

Parents, teachers, and tutors need to help make sure these bad effects do not occur. Step 1 is having a strong foundation in the math fundamentals!







The Three Backbones of Algebra

You would be surprised just how many students struggle with the following concepts well into high school. These three foundational concepts need to be down cold.

Multiplication Tables

3rd graders and up should be able to do these tables forward and backward in less than three seconds.

For example, $7 \times 8 = 56$ and 56 is the same as 7×8 or 8×7 .

Parent Tips:

- Test your child on this right away even if they say already know it.
- Use the 9 by 9 chart as shown to the right and here: Times Table
- Ask them to explain what multiplication is ("a fast way to add a lot of things")

	1	2	3	4	5	6	7	8	9	10	11	12
1	1	2	3	4	5	6	7	8	9	10	11	12
2	2	4	6	8	10	12	14	16	18	20	22	24
3	3	6	9	12	15	18	21	24	27	30	33	36
4	4	8	12	16	20	24	28	32	36	40	44	48
5	5	10	15	20	25	30	35	40	45	50	55	60
6	6	12	18	24	30	36	42	48	54	60	66	72
7	7	14	21	28	35	42	49	56	63	70	77	84
8	8	16	24	32	40	48	56	64	72	80	88	96
9	9	18	27	36	45	54	63	72	81	90	99	108
10	10	20	30	40	50	60	70	80	90	100	110	120
11	11	22	33	44	55	66	77	88	99	110	121	132
12	12	24	36	48	60	72	84	96	108	120	132	144











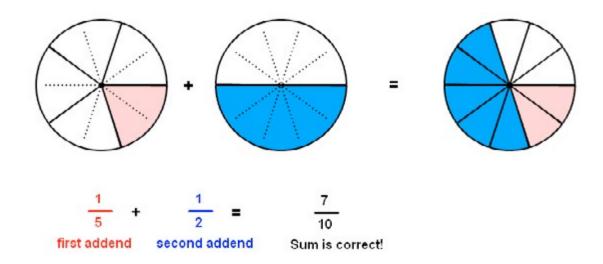
Fractions

6th graders and up should understand how to compare, group, add, subtract, multiply, and divide fractions. They should also know how to convert fractions to decimals and decimals to percentages, back and forth.

For example, 20% = 1/5 and 1/3 + 2/5 = 11/15.

Parent Tips:

- Test your child on these by working through practice problems.
- Do not assume they understand.
- Ask them to explain what fractions are ("parts of wholes") and have them explain and demonstrate why we need a common denominator for adding and subtracting fractions ("so that we are adding the same size pieces").





Negative Numbers

6th graders and up should also know how to add, subtract, multiply, and divide negative and positive numbers.

Parent Tips:

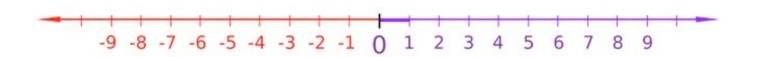
- Test student's knowledge
- Use a variety ways to review if they are struggling.
 - a number line
 - positive and negative circles that cancel each other out
 - story about someone owing someone money
 - temperature
 - digging a hole and filling it back up with some of the dirt
 - swimming below surface of a pool to grab rings at the bottom













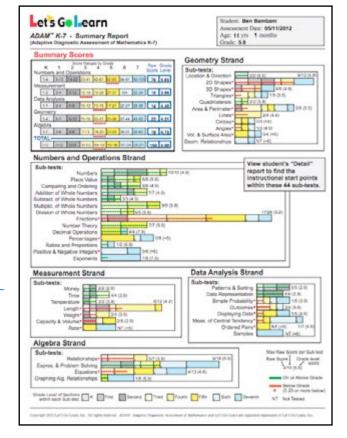
How to get more insight into child's strengths and weaknesses in math

- 1. Talk to your child's teacher
- 2. Talk with your child's tutor (if they have one)
- Have child take an assessment test

The online version we use for students in math levels K - Algebra 2:

- is "adaptive" so the questions get harder or easier depending on how the student is performing
- reveals specific content subtopics that need reinforcement for mastery in a detailed report
- is very accurate
- takes about an hour
- costs \$20 per test

If you would like a FREE math assessment test & report for your child, click here now.





How to get your child help to strengthen their math foundation

Ways to help your child with math:

- 1. Teacher's free tutoring
- 2. After school tutoring
- 3. Ask a friend for help
- 4. Give us a call (844) 50-TUTOR

5. Workbooks - Based on how student preformed on the assessment test you can also find workbooks to use to assist you with working with your child yourself (on Amazon.com or at Barnes & Noble, for example):

- Spectrum Math Workbooks K-5th grade (for basic math help)
- Master Math: Basic Math & Pre-Algebra (for kids who need help getting caught up with 1-6th grade basic math skills)
- Forgotten Algebra (for students who need help with pre-algebra and algebra)

6. Find more free websites for games and activities!

Khan Academy (tons of free "how-to" videos for lots of subjects)

Quiz Hub (many free games for a variety of subjects)

Learning Games for Kids (fun educational games)

Cool Math (tons of info on all subtopics of math and more)

Teachers Pay Teachers (many free items too and good ideas)

Share this Ebook!







Forgotten Algebra

CHAPTER

MERIT-BASED SCHOLARSHIPS

Key 5: Have a strong foundation in Reading.

Key #5: Strong foundation in Reading

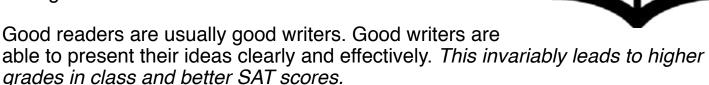
Recommended for all students K-12th grade

College Merit Scholarship FACT

Good SAT scores, grades, & essays rely on reading skills!

Why is reading important?

The importance of reading cannot be overstated! It leads to success in all classes, since reading will take place in every class offered. It also leads to success anywhere there is writing.



Good readers learn, and can use, more vocabulary words. *This leads to higher* grades in class and better SAT scores.







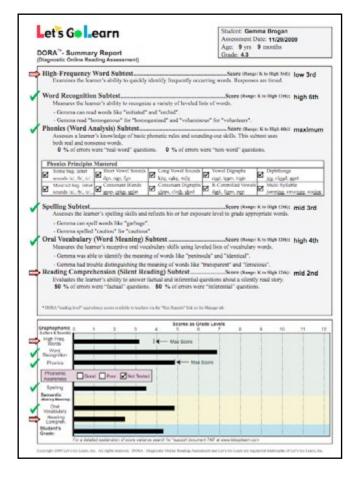
How to get more insight into child's strengths and weaknesses in reading

- 1. Talk to your child's teacher
- 2. Talk with your child's tutor (if they have one)
- 3. Have child take an assessment test

The online version we use for students:

- is "adaptive" so the questions get harder or easier depending on how the student is performing
- reveals specific content subtopics that need reinforcement for mastery in a detailed report
- is very accurate
- takes about an hour
- costs \$20 per test

If you would like a FREE reading assessment test & report for your child, click here now.



How to get your child help to strengthen their reading foundation

Ways to help your child with reading:

- 1. Teacher's free tutoring
- 2. Ask a friend for help
- 3. Give us a call (844) 50-TUTOR

4. AR Book Find www.arbookfind.com

Purpose: To help you and your child pick a book to get based on reading level & student interest. Practice reading and building vocabulary organically!

Instructions:

Here are Instructions: How to Use AR Book Find

Worksheet:

Here is an AR Book Find Worksheet we made to help your child track their story!





How to get your child help to strengthen their reading foundation...continued...

- 6. Other tutoring tools you can use for FREE (we made for families!)
- Vocabulary Sheet
- Spelling List
- Star Reader Game
- 7. Workbooks Based on how student preformed on the assessment test you can also find workbooks to use to assist you with working with your child yourself (on Amazon.com or at Barnes & Noble, for example):
- K-3rd grade: Spectrum Workbook (For weak word recognition & high frequency words)
- K-5th grade: Spectrum Phonics Workbook
- Reading Comprehension: Spectrum Workbook

8. Find more FREE websites for games and activities!

- Big IQ Kids Great site with vocab. word banks, spelling lists, lessons, & more!
- Khan Academy (tons of free "how-to" videos for lots of subjects)
- Quiz Hub (many free games for a variety of subjects)
- Learning Games for Kids (educational games)
- <u>Teachers Pay Teachers</u> (many free items too and good ideas)
- Readworks (Reading passages in many lexiles grades K-8. Can find passages and questions by grade, topic, lexile, or strategy.)

And keep searching for more! There's so much on the internet these days. Let us know if you find great sites and we will add them here for other families!



MERIT-BASED SCHOLARSHIPS

Keys Overview & Checklist

Scholarship Keys Overview

We have covered a lot in this e-guide. Make sure you keep on track and follow all our recommendations so you can make sure your child can get a HUGE piece of that scholarship pie.

Scholarship Keys

- 1: Take the right classes
- 2: Get help before it's needed
- 3: Prep early for the PSAT & SAT
- 4: Strong foundation in Math
- 5: Strong foundation in Reading

Remember:

It's possible to receive tens of thousands of dollars to school. In fact, it is not difficult to go to college for FREE if you do it right and start early!

See next page for year-by-year steps!

Get into elite universities (like Stanford and more).



Find an amazing tutor



Earn money for college

(no matter household income).





Keys Checklist

	K-5th grade
	Improve child's reading skills
	Make sure has basic math fundamentals down
	Use free online resources and/or paid services to get help
	6th-8th grade
	Continue to improve child's reading skills
	Ensure mastery of Algebraic concepts
	Start researching PSAT and SAT courses
	Encourage child to memorize SAT vocabulary
	9th-10th grade
	Take the right classes
	Prepare for the PSAT through free resources, paid classes, and practice tests in October
	Use free online resources
	Get tutoring help before it is needed
-	_
	11th-12th grade
	Take the right classes
	Get tutoring help before it is needed
	Take PSAT in 11th grade to qualify for National Merit Scholar status and awards
	Prepare for the SAT with free/paid resources and classes
	Learn what is needed for private scholarships
	Take the SAT for practice in January/February of junior year and a second time in May/June
	Continue to study for the SAT using free resources, private tutoring, and/or an SAT class
	Take the SAT one last time in October for college applications
	Help is here anytime
	Call Student-Tutor advisor with questions (480) 788-7004
	Email us with questions at info@student-tutor.com
	Follow our blog for more educational updates: www.student-tutor.com/blog



Thank you for reading:

Please share with other families and friends so they can benefit from this great information as well!



Happy Learning!

